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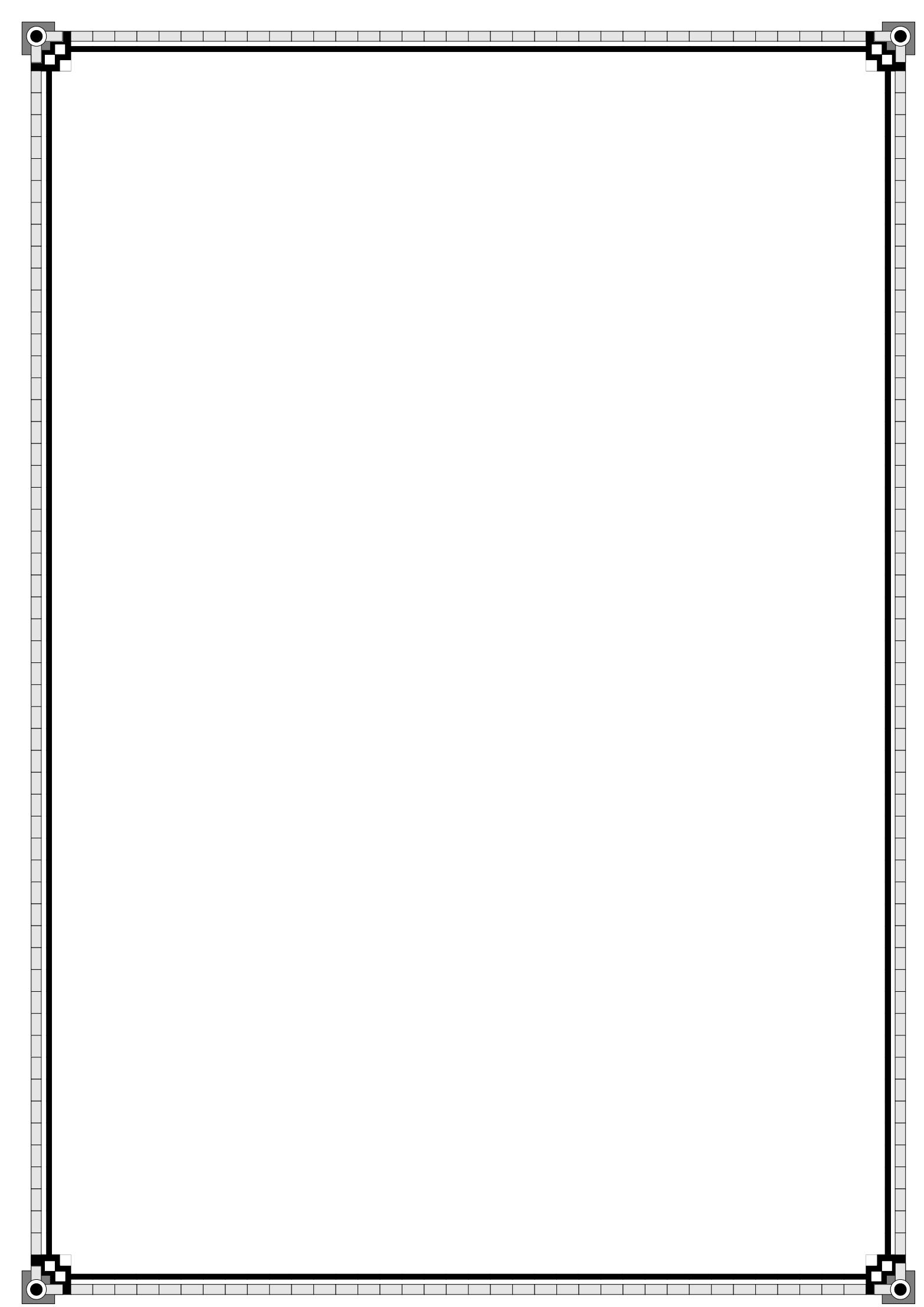
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Internal Auditing
In the Jordanian Commercial Banks
In Accordance to the International Standards
Of the Internal Auditing

The main purpose of this study is to find out if Jordanian commercial banks are implementing the well-known standards for the internal auditing. This was achieved by comparing the procedures used by Jordanian commercial banks in their internal auditing and the well-known standards for internal auditing, provided by the internal auditing Institute in the USA in 1987, as there are no Jordanian standards for internal auditing rolling this profession in Jordan. In addition, this study looks if these standards are appropriate for implementation at the Jordanian commercial banks from the internal auditing managers' point of view.

To achieve this, the researcher has prepared a questionnaire for the internal auditing managers and employees in the Jordanian commercial banks to answer.

This questionnaire is divided into 4 parts. The first part consists of five questions. Moreover, it involves the internal auditing manager's personal information. The second part consists of seven questions. In addition, it involves general information about the bank and the qualification and number of all workers and workers in the internal auditing department.

The third part deals with the checking program, reports and stuff and working papers as well. It consists of twenty-seven questions, which formed to see the degree of the Jordanian commercial banks commitment in using this well-known internal standard in their checking program, reports, staff, and working papers.

The fourth part deals with the checking program, reports, staff, and working papers as well. It consists of fifty-seven questions, which formed to see how the internal standard procedures implemented in accordance to the well-known internal standard procedures. In addition, it is divided into 12 parts. Each part represents a specialized task of the Jordanian commercial banks' tasks.

The questionnaire distributed to all the Jordanian commercial banks registered with the Central bank of Jordan, companies' auditor, and Amman Financial Market.

Seventy-four questionnaires distributed on the managers and workers of the internal auditing(82 %)of the questions in. This is due to the confidentiality of the work.

The gathered data was analyzed using the following methods :

The results of the study were as follows:

The study showed that there is no statistical relation between the degree of the implementation of the standards of the internal auditing in the Jordanian commercial banks with the number of internal auditing workers, their banking experience in this field, and the number of bank's branches.

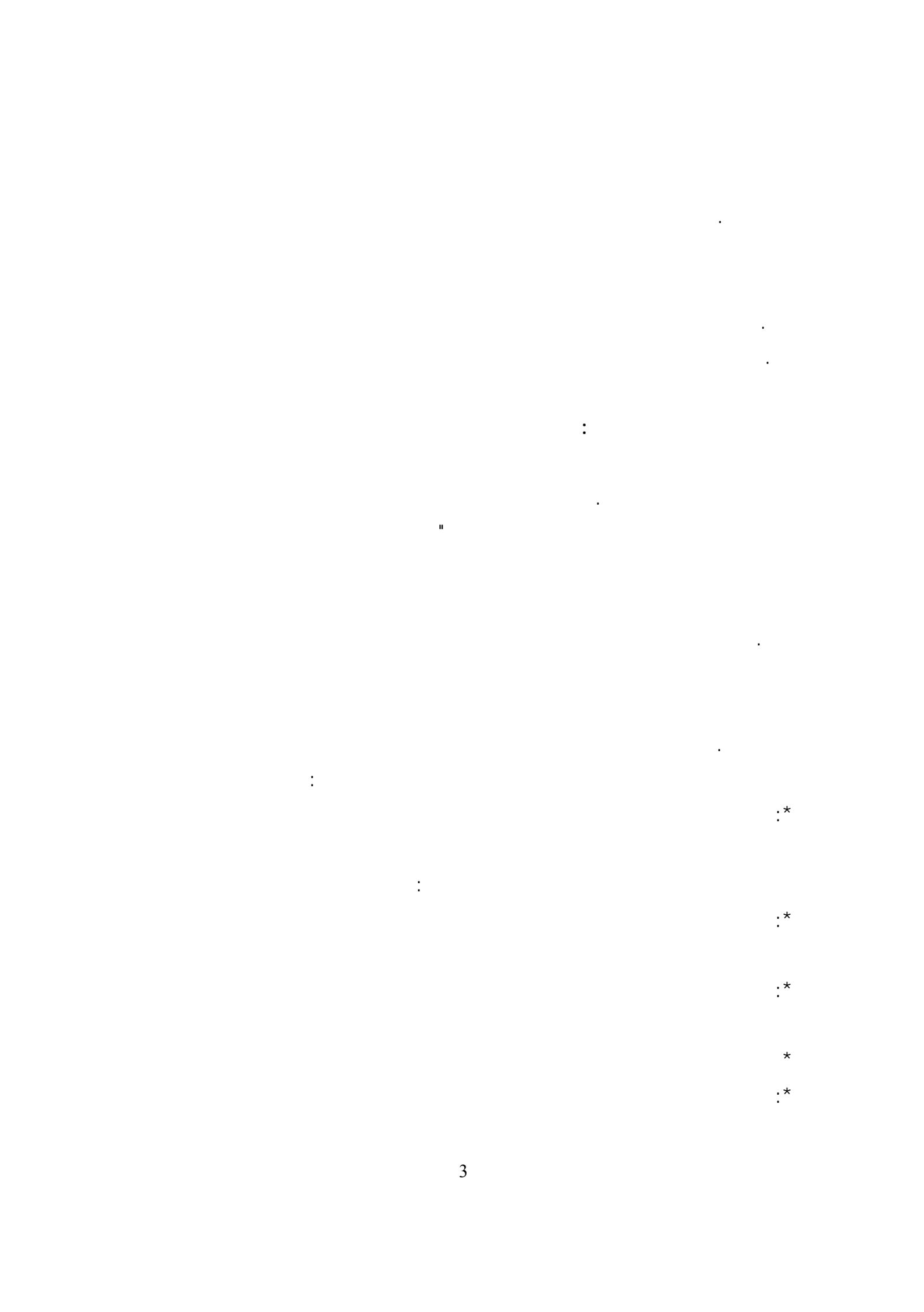
In addition, the study showed that there is no statistical relation between the degrees of the implementation of the standards internal auditing with the qualifications of the internal auditing workers.

The study also showed that the Jordanian commercial banks implement the well-known standards of the internal auditing, But with a variation on the implementation.

When the organizational structure of the Jordanian commercial banks analyzed, the study showed that the internal auditing department tied to the auditing committee.

The study ended with a number of recommendations to develop the job of the internal auditing workers in the Jordanian commercial banks and some suggestions for further studies, which will be shown at last section.

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¹- Whit, K.R, and Alexander, "Internal Auditing :Trends and Practices"Journal of Institute of Internal Auditor, March 1992, pp:25 -4

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¹ - Brown.R.Gene "Changing Audit Objectives and Techniques".pp-2

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⁻¹ - AICPA (American Institute of Certified Public Accountants
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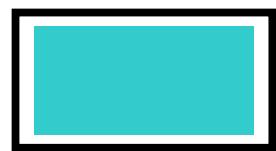
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¹- Chamber, et,al,Internal Auditing, Pitmaan Publishing, LONDON, 1990,p54

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²- Side IIA: www.theiia@org

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¹- The Institute of Internal Auditors, Statement of Internal Auditors Responsibilities, IIA, New York, 1994, p3.

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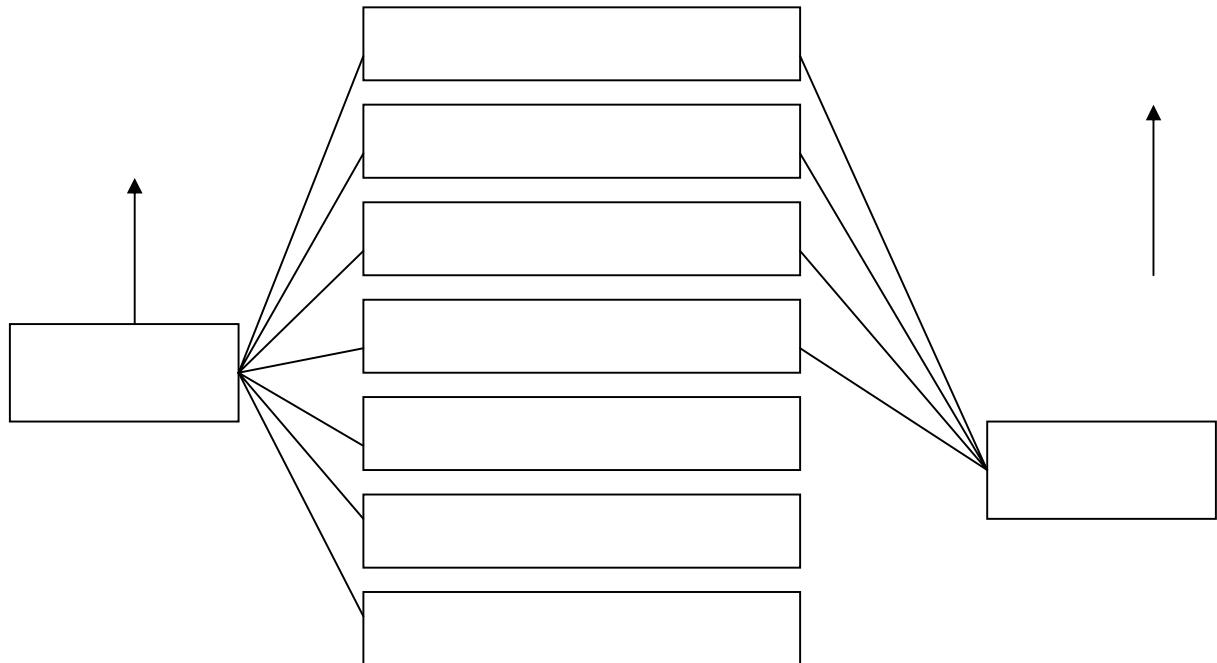
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³- Fester.R.D, The External Auditors Use of Internal Auditors Staff, op, cit, p19.

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¹- Powers Resoyces Corporation- Powers CIA Review – p.4/2004

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²- Donald Taylor, and G.W Glezen, Auditing: an ASSERTION Approach, John Wiley&Sons, New York, 1997,
pp40/41.

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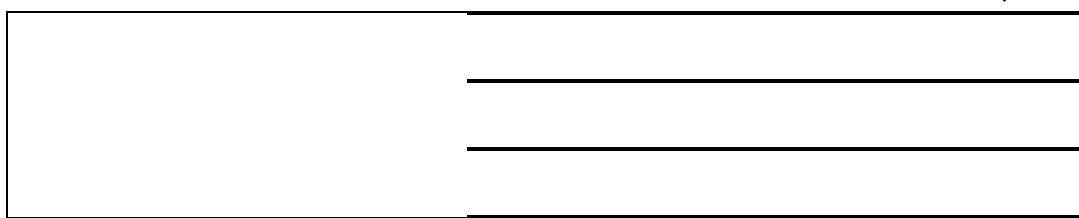
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²- American Accounting Association,Statement of BASIC Auditing Concept,AAA,new York,1973.

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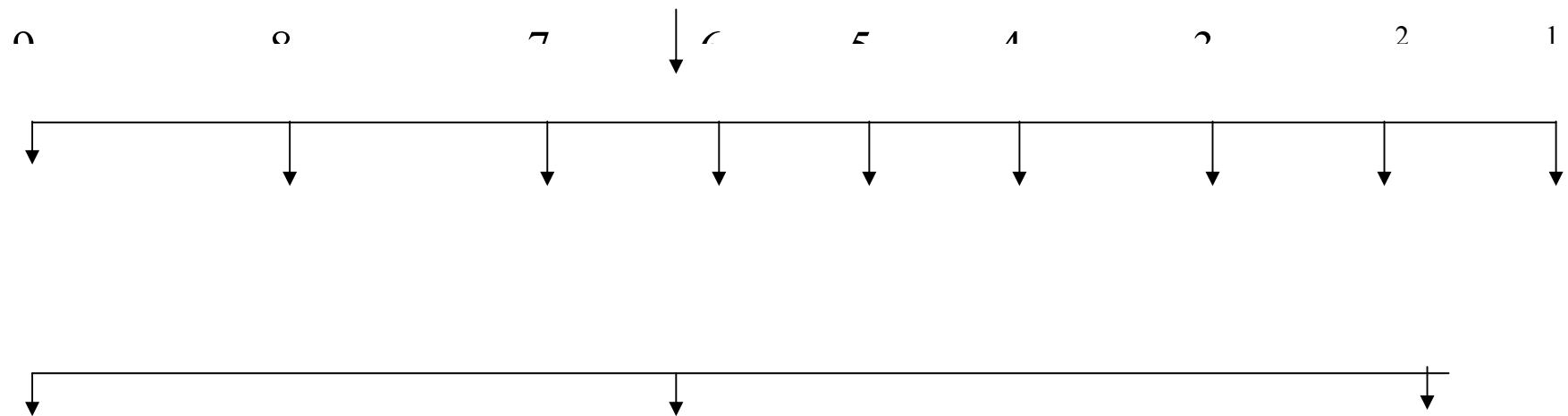
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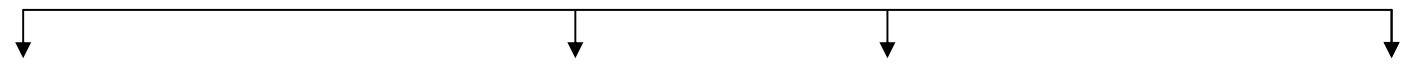


النظام المحاسبي في البنوك التجارية :

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¹- Basle Committee on Banking Supervision.Internal Audit in Banks and the Supervisor, s Relationship with Auditors.August2001.PP4-8.

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¹- AICPA (American Institute of Certified Public Accountants

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	100.0	100.0	74	

46-36 (6 – 3)
(%64.9)

(7 - 3)

29.7	29.7	29.7	22	8	
56.8	27.0	27.0	20	8-10	
77.0	20.3	20.3	15	11-14	
87.8	10.8	10.8	8	15-18	
89.2	1.4	1.4	1	19-22	
100.0	10.8	10.8	8	23	
	100.0	100.0	74		

(%29.7)

(7-3)

(8)

(%27)

(10 8)

%20.3

/ (14-11)

- 18·19-15)

(22

(8 - 3)

%72	%72	53	53	
%83	%11	61	8	
%92	%9	68	7	
%100	%8	74	6	
	%100		74	

(8-3)

%9

%11

%72

.%8

(9- 3)

78.4	78.4	78.4	58	8
86.5	8.1	8.1	6	8-10
89.2	2.7	2.7	2	11-14
90.5	1.4	1.4	1	15-18
91.9	1.4	1.4	1	19-22
100.0	8.1	8.1	6	23
	100.0	100.0	74	

(9-3)

(%78.4) (8)

(%8.1)

10_8

(14-11)

(%2.7)

(%1.4)

(18-15)

(22-19)

(%8.1)

23

(%1.4)

*



- 1

(10 - 3)

	F	R^2	R	
0.320	1.075	0.082	0.287	

($\alpha=0.05$)

(10 - 3) (

.()

.(0.082) R^2

: -2

.

(11- 3)

	F	R ²	R	
0.161	2.238	0.157	0.396	

($\alpha=0.05$)

R²

(11 – 3)

.(0.157)

:

-2

.(12 -3)

:

(12 – 3)

	F	R ²	R	
0.084	3.555	0.229	0.478	

($\alpha=0.05$)

.(0.229)

R²

(12 – 3)

.

⋮
⋮

⋮

(13 - 3)

0.337	1.104	.126	2	.252	
		.114	71	8.086	
			73	8.338	

(13 - 3) :

(0.05 ≥ α) :

:

(1.104) :

() :

(0.337)

(14 - 3)

0.597	.632	073.	3	.220	
		116.	70	8.118	
			73	8.338	

(14 - 3) :

(0.05 ≥ α) :

:

(.632):

() :

(0.597)

:

(27-1)

.(3-1)

:

.

(15 - 3)

				:1
0.99	.199	2.96	74	:1
0.99	.199	2.96	74	:2
0.97	.295	2.91	74	:3
0.61	.861	1.84	74	:4
0.78	.647	2.34	74	) IIA . (:5
0.98	.253	2.93	74	:6
0.84	.530	2.51	74	.7
				:2
0.96	.313	2.89	74	*1
0.92	.432	2.76	74	*2

0.90	.460	2.70	74		*3
0.90	.495	2.69	74		*4
0.97	.338	2.91	74		*5
					:3
1.00	.116	2.99	74		*1
1.00	.116	2.99	74		*2
					()
1.00	.000	3.00	74		*3
1.00	.000	3.00	74		*4
0.99	.163	2.97	74		*5
0.99	.163	2.97	74		*6
0.99	.163	2.97	74		*7
0.99	.163	2.97	74		*8
					:4
0.93	.414	2.78	74		*1
0.89	.476	2.66	74		*2
0.90	.460	2.70	74		*3

0.90	.489	2.70	74	*4

0.88	.485	2.64	74	*5
0.93	.437	2.80	74	*6
0.91	.511	2.72	74	*7
.90	.311	2.84	74	

(15-3)

(27)

(3)

(3)

(2.84)

(%90)

(%61)

(%100)

(.311)

(%90)

%99

%61

%97

1

%90

%99

%100

%88

%93

(15- 3)

%90

.(3 x)

(3= 2= 1=)



(16 - 3)

					:1
0.93	.405	2.80	74		*1
					...
0.93	.405	2.80	74		*2
0.92	.455	2.77	74		*3

				:2
0.83	.848	2.49	74	* 1
0.93	.548	2.80	74	* 2
0.96	.313	2.89	74	*3
0.95	.358	2.85	74	) ( *4
0.89	.476	2.66	74	*5
0.82	.502	2.46	74	*6

0.85	.779	2.55	74	*7
0.90	.591	2.70	74	) / / *8
0.86	.618	2.59	74	) ( *9
0.80	.660	2.41	74	) ( FFIEC *10
0.87	.566	2.62	74	*11

0.90	.542	2.70	74	/) (/ *1
0.89	.625	2.66	74	*2
0.98	.253	2.93	74	*3
0.95	.344	2.86	74	*4
0.99	.199	2.96	74	*5
				) :4 .(
0.96	.313	2.89	74	*1

0.98	.253	2.93	74	*2
0.86	.490	2.62	73	*3
0.93	.414	2.78	74	*4
0.86	.486	2.63	73	*5
1.00	.116	2.99	74	*6
0.92	.569	2.76	74	*7
0.84	.745	2.51	74	*8
0.93	.446	2.78	74	*9
				:5
0.89	.643	2.68	74	*1
0.91	.631	2.72	74	*2
0.83	.667	2.50	74	*3

0.85	.645	2.54	74	*4
0.85	.622	2.55	74	*5
0.91	.537	2.72	74	*6
				:6
0.82	.502	2.46	74	*1
0.83	.503	2.50	74	*2
0.90	.466	2.69	74	*3
0.95	.358	2.85	74	*4
0.98	.228	2.95	74	*5

				) :7 :(
0.84	.503	2.53	74	*1
0.96	.313	2.89	74	*2
				:8
0.93	.405	2.80	74	/ *1 /
0.92	.432	2.76	74	*2
0.98	.253	2.93	74	*3
0.97	.275	2.92	74	*4
0.97	.295	2.91	74	*5
0.90	.542	2.70	74	) *6 (/

--	--	--	--	--

0.89	.625	2.66	74	*2
0.87	.637	2.61	74	*3
0.95	.428	2.85	74	*4
				:10
0.90	.677	2.70	74	*1
0.84	.707	2.51	74	*2
0.76	.849	2.27	74	*3

				: 11
0.87	.613	2.62	74	*1
0.85	.644	2.55	74	*2
				: 12
0.99	.199	2.96	74	*1
0.95	.515	2.85	74	*2
.90	.303	2.82	74	

(16 – 3)

(58)

%93

%92

%80 %96

: :

%89 %99

: :

%100

%84

: :

%83

%91

: :

% 82

%98

: :

%84

%96

: :

%98

.%90

: :

%95

.%87

%76

% 90

%85

%87

%99

%95

(303.)

(3)

(2.41)

(2.82)

(2.96)

(%76)

(%100)

(%90)

(3 x)

(3= 2= 1=)

1

(17 - 3)

(17 - 3)

	%60	%50
	%70	%60
	%80	%70
	%90	%80
	%100	%90

(IIA)

:()

:1

:2

(1.104) ()
 (a<0.05) (0.337)
 (%85) :3

 (%92) (%52)

:1

:2

:3

:1

:2

(1.104) ()
.(a<0.05) (0.337)
:3
(%85)

.(%92) (%52)

:4

(%83)

(%69)

(%91)

:5

:6

:7

:1

:2

:3

:4

:5

: -1
/
:1
2006.
2007 / :2
.2005 / :3
:/4
1990./
/
:5
.1997
:6
.2002 /
2005. / :7
2005. / . :8
:/9
2005. /
.1999 / :10
1998.. / :11
.2005 / :12
.2006 / :13
. 1998/ :14
. 1983 / :15
:/16
.1998 /
/
:17
.2001

-		:18
2004.	/	
		:19
2004.	/	
1998.	/	:20
-	()	:21
.1996/	-	
2000.	/	:22
.2006	/	:23
		:24
.2002	/	
/		:25
2000.		
/		:26
2001.		
		:27
2006.	/	
		:28
2005./2004	/	
		:29
2006..	/	
.1998	/	:30
1994.	/	:31
.2004	/	:32
...1998	/	:33
1978.	/	:34
		:35
.1989	/	

: -2

2001.	/		:1
	.	.2003	73
.1996	24	.36	
			:2
			:3
			:4
		2003./2002	/
		2000.	28
2007	/ 1·2	70/69	
		.	:5
2006.	/ 9	68/67:	
		.	:6
2001.	/ 9	48	
		.	:7
			:8
		249	
		.	:10
			1996.
			/29
			1994
1998.	(3)		
			:11
			:12
			2004.
			/
			:13
		1999.	/
			:14
		2002./2001	/
.	1971	23	:15
1996./4/15		136/96	
			:16
			:17
		2003.	/
		2003:	17
2004.	/	.	
			:18
			:19
		1998.	/ 97
		.	
			:20

:21

1993. /

.1998 /19 :22

. 1986 / :23

: 24

1994. /

1966./ 12 :25

:26

.1993 /

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(1)

الجمهورية الجزائرية الديمقراطية الشعبية
جامعة الجزائر
كلية العلوم الاقتصادية وعلم التسيير
قسم العلوم الاقتصادية
فرع النقود والمالية

السادة / البنكاء المحترمون

السيد مدير التدقيق الداخلي / المحترم
تحية واحتراماً وبعد:

يقوم الباحث بإعداد بحث بعنوان "المراجعة الداخلية في البنوك التجارية الأردنية" من أجل الحصول على درجة الماجستير، وذلك بإشراف الأستاذ الدكتور / شبايكى سعدان - جامعة الجزائر .

وقد تم تصميم هذه الاستبانة لجمع المعلومات الازمة عن التدقيق الداخلي في البنوك التجارية الأردنية .

رجائياً التكرم بالإجابة على أسئلة الاستبانة مؤكدين لكم بأن المعلومات الواردة فيها سوف تعامل بسرية تامة ، وسوف تستعمل لأغراض البحث العلمي فقط . رجائياً عدم التردد في الاتصال بنا في حالة وجود أي استفسار.

وتقضلوا بقبول فائق الاحترام ، ، ،

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فاكس: 5811866
الهاتف الخلوي : 0795295821
E-mail:makhloof7@yahoo.com

إسْتِبْيَانُ التَّدْقِيقِ الدَّاخِلِيِّ

() : *
: 1
: 2
: 3
: 4
: 5
: 6

:1
:2
:3

: /

:

1
2
3

1	2	3	:1
1	2	3	:2
1	2	3	:3
1	2	3	:4
1	2	3	) II A :5
1	2	3	.(:6
1	2	3	:7

			- :
1	2	3	*8
1	2	3	*9
1	2	3	*10
1	2	3	*11
1	2	3	*12
1	2	3	*13
1	2	3	() *14
1	2	3	*15
1	2	3	*16
1	2	3	*17
1	2	3	*18
1	2	3	*19
1	2	3	*20
			:
1	2	3	*21
1	2	3	*22
1	2	3	*23
1	2	3	*24

1	2	3	*25
1	2	3	*26
1	2	3	*27

			:
			:
1	2	3	*1
			...
1	2	3	*2
1	2	3	*3
			:
1	2	3	*4
			.
1	2	3	*5
			.
1	2	3	*6
1	2	3	) *7
			(

1	2	3		*8
1	2	3		*9
1	2	3		*10
1	2	3	/ /)	*11
1	2	3	) (	*12
1	2	3		*13
1	2	3		*14
			:	:
			:	
1	2	3	(/)	*15

1	2	3	*16
1	2	3	*17
1	2	3	*18
1	2	3	*19

			:	:
			:	:
1	2	3		*20
1	2	3		*21
1	2	3		*22
1	2	3		*23
1	2	3		*24
1	2	3		*25
1	2	3		*26
1	2	3		*27
1	2	3		*28
			:	

1	2	3	*29
1	2	3	*30
1	2	3	*13
1	2	3	*32
1	2	3	*33

1	2	3	*34
—	—	—	:
1	2	3	*35
1	2	3	*36
1	2	3	*37
1	2	3	*38
1	2	3	*39
—	—	—	:
—	—	—	/ /
1	2	3	*40

1	2	3		*41
			:	
1	2	3	.	/ / *42
1	2	3		
1	2	3		
1	2	3		
1	2	3		
1	2	3	(/)	*47

				:
				:
1	2	3		*48
1	2	3		
1	2	3		
				:
				:
1	2	3		*51

1	2	3	*52
1	2	3	*53
			:
1	2	3	*54
1	2	3	*55
			:
1	2	3	*56
1	2	3	*57

(2)

:

المتوسطات الحسابية والانحرافات المعيارية والنسب المئوية لتطبيق معايير التدقق الداخلي

نسبة التطبيق	الانحراف المعياري	المتوسط الحسابي	عدد المجيبين	السؤال
0.99	.199	2.96	74	:1
0.99	.199	2.96	74	:2
0.97	.295	2.91	74	:3
0.61	.861	1.84	74	:4
0.78	.647	2.34	74	:5) IIA .(
0.98	.253	2.93	74	:6
0.84	.530	2.51	74	. :7
0.96	.313	2.89	74	:8
0.92	.432	2.76	74	:9
0.90	.460	2.70	74	:10
0.90	.495	2.69	74	:11
0.97	.338	2.91	74	:12

1.00	.116	2.99	74	.
				:13
				:14
1.00	.116	2.99	74	() .
1.00	.000	3.00	74	.
1.00	.000	3.00	74	.
				:15
				:16
0.99	.163	2.97	74	.
0.99	.163	2.97	74	.
0.99	.163	2.97	74	.
0.99	.163	2.97	74	.
				:17
0.99	.163	2.97	74	.
0.99	.163	2.97	74	.
0.99	.163	2.97	74	.
				:18
				:19
0.99	.163	2.97	74	.
0.99	.163	2.97	74	.
				:20
				:21
0.93	.414	2.78	74	.
				:22
0.89	.476	2.66	74	.
0.90	.460	2.70	74	.
0.90	.489	2.70	74	.
				:23
0.88	.485	2.64	74	.
				:24
				:25
0.88	.485	2.64	74	.
0.93	.437	2.80	74	.
				:26
0.91	.511	2.72	74	.
				:27

				:1
0.93	.405	2.80	74	...
0.93	.405	2.80	74	:2
0.92	.455	2.77	74	:3
0.83	.848	2.49	74	:4
0.93	.548	2.80	74	:5
0.96	.313	2.89	74	:6
0.95	.358	2.85	74	:7) (
0.89	.476	2.66	74	:8
0.82	.502	2.46	74	:9
0.85	.779	2.55	74	:10

					:11
0.90	.591	2.70	74	/)
				/	
					:12
0.86	.618	2.59	74)
				(
					:13
0.80	.660	2.41	74		
					:14
0.87	.566	2.62	74		
					:15
0.90	.542	2.70	74)	
				(/
					/
					:16
0.89	.625	2.66	74		
					:17
0.98	.253	2.93	74		
0.95	.344	2.86	74		:18

0.99	.199	2.96	74	:19
0.96	.313	2.89	74	:20
0.98	.253	2.93	74	:21
0.86	.490	2.62	73	:22
0.93	.414	2.78	74	:23
0.86	.486	2.63	73	:24
1.00	.116	2.99	74	:25
0.92	.569	2.76	74	:26
0.84	.745	2.51	74	:27
0.93	.446	2.78	74	:28
0.89	.643	2.68	74	:29
0.91	.631	2.72	74	:30

0.83	.667	2.50	74	:31
0.85	.645	2.54	74	:32
0.85	.622	2.55	74	:33
0.91	.537	2.72	74	:34
0.82	.502	2.46	74	:35
0.83	.503	2.50	74	:36
0.90	.466	2.69	74	:37
0.95	.358	2.85	74	:38
0.98	.228	2.95	74	:39
0.84	.503	2.53	74	:40
0.96	.313	2.89	74	:41
0.93	.405	2.80	74	/ :42 /
0.92	.432	2.76	74	:43
0.98	.253	2.93	74	:44

0.97	.275	2.92	74	:45
	.295	2.91	74	:46
0.97				.
	.542	2.70	74	) ( / :47
0.90				:
0.89	.625	2.66	74	:48
	.637	2.61	74	:49
0.87	.428	2.85	74	:50
	.677	2.70	74	:51
0.90				
	.707	2.51	74	:52
0.84	.849	2.27	74	:53
0.76	.613	2.62	74	:54
0.87	.644	2.55	74	:55
0.85				

	.199	2.96	74	:56
0.99				
0.95	.515	2.85	74	:57
	.338	2.91	74	المجموع الكلي

(0.84)

(3)

